



What you need to know for open enrollment

Open enrollment for your 2016 Kentucky Employees' Health Plan (KEHP) benefits is **October 12 – 26, 2015**

Rates and plans remain the same

Due to lower plan medical and pharmacy expenses, improved member consumerism, and continued wellness participation, KEHP is offering members **no premium increases and the same health plan options as 2015.**

Watch for your ID letters

ID letters should be arriving in your mailbox this week. This letter will include your KHRIS user ID and personalized information to help you determine what steps you need to take, if any, for open enrollment.

Benefits Analyzer

Helping members better understand their healthcare and financial needs continues to be a top priority for the KEHP. Like in previous years, most members will receive a Benefit Analyzer letter. The analyzer shows members their real past medical claims, and how their out-of-pocket spending could decrease if they select a different plan in 2016.

Benefit Selection Guide

Your Benefit Selection Guide with detailed information on benefits, plans, health reimbursement arrangements, and flexible spending accounts will be available from your insurance coordinator. Additional information is available at kehpn.ky.gov.

Benefit fairs

Benefit fairs are being held around the state. Online enrollment and assistance will be available for employees and KTRS retirees under age 65. Watch your email for more details, times and locations.

Do I need to Enroll?

YES, if you want to:

- Change your health insurance plan
- Elect or keep the employer-funded General Purpose Waiver Health Reimbursement Arrangement (HRA)
- Elect a Healthcare FSA
- Elect a Dependent Care FSA

Note: *If you did not complete your LivingWell Promise for 2015:*

You must enroll online and select either the Standard PPO or CDHP

If you do not, you will be automatically defaulted to the Standard CDHP, single coverage level for 2016

NO, if you:

- Want to keep your current health insurance plan option
- Currently have and want to keep your employer-funded Waiver Dental/Vision HRA
- Are a KRS, KTRS, or Legislative/Judicial

return-to-work retiree,
under age 65 and want
to keep your current
health insurance plan
with your active
agency

Visit KEHP.ky.gov for all your health insurance benefits.

Contact the Member Services Branch at 888.581.8834 or 502.564.6534 or email them at kehpn@ky.gov



Questions?
[Contact Us](#)



STAY CONNECTED:



You may not unsubscribe from receiving electronic communications about an ongoing transaction or relationship, including communications related to employee benefits such as Kentucky Employees' Health Plan bulletins or other notifications.

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